

INSURANCE PAYMENTS IN 1914 BIGGEST EVER MADE IN U. S.

Over \$500,000,000 Distributed in United States and Canada by Life Insurance Companies; Biggest Premium on One Life Was \$1,000,000; Biggest in Texas, \$170,000; in Arizona, \$75,000; in New Mexico, \$22,000.

NEW YORK, June 12.—Distributions by life insurance organizations in the United States and Canada amounted to \$495,700,000 in 1914, as computed by The Insurance Press. The amount was the largest on record, exceeding by \$10,150,000 the amount of the distributions in 1913. Under the policies of the level premium companies and the certificates of life insurance organizations on the assessment basis, the payments in the two countries for death claims, matured endowments and other benefits amounted to \$432,350,000. For premium savings for the cash values of policies that were surrendered, for annuities, and to the beneficiaries under policies issued in foreign countries, the regular companies of the United States and Canada paid amounts, estimated in part that aggregated \$163,350,000.

Death Claims and Endowments.—The record of the payments for death claims and matured endowments last year by the companies that transacted 24 percent of the business showed an increase to the amount of \$17,769,000, compared with \$15,539,500 for 1913. Analysis showed about \$13,000,000 for increase of death claims and \$4,769,000 for increase of endowment payments, compared with \$12,750,000 for increase of death claims and \$2,989,000 for increase of endowments in 1913. In 1912 a similar division gave an increase of \$1,190,000 for death claims and no increase of \$1,900,000 for endowments; 1911, \$12,750,000 for increase of death claims and \$4,769,000 for increase of endowments.

Premium Savings Above \$100,000.—The factors in the preparation of the account that provides for the distribution of premium savings, termed "dividends" generally and erroneously are the earnings on the invested funds, the mortality experience, whether favorable or unfavorable, and the economy of management. All of the factors were favorable for policyholders last year, and the distributions of premium savings amounted to more than \$105,700,000 for all of the companies of the United States.

The policy loan accounts of the companies that had at the end of the year a total of \$467,168,000 outstanding showed an increase of \$27,534,000, compared with an increase of \$23,725,000 for 1913.

Largest Claim in Year's Record.—The largest claim paid last year was on the policy that had been held by George W. Vanderbilt, whose policy was for \$1,000,000. The company that issued it reinsured \$750,000 of the face amount. Within an hour after the presentation of the proceeds of the check for \$1,000,000 to the order of Edith S. Vanderbilt, executrix, was signed and delivered.

Mr. Vanderbilt carried the policy on the twenty-payment life plan 17 years. During that period he paid premiums to the amount of \$255,000.

Other Big Policies.—Besides this policy, others for amounts over \$200,000 paid during the year were as follows:

Gustav Baumann, New York City	\$375,714
Isaac Weinstein, New York City	\$315,000
Berno Neuberger, New York City	\$255,000
F. Augustus Helms, New York City	\$250,000
George A. Cox, Toronto, Can.	\$225,000
Melville E. Ingalls, Washington, D. C.	\$216,183
Joseph T. Carew, Cincinnati	\$212,000
Charles S. Barton, Worcester, Mass.	\$205,000
Albert H. Veeder, Chicago, Ill.	\$204,000
Herbert S. Rosenthal, Pittsburgh, Pa.	\$222,429
Burt Olney Rome, N. Y.	\$215,716
Robert C. Hall, Pittsburgh, Pa.	\$215,482
Albert C. Houghton, North Adams, Mass.	\$206,727
William M. McKenzie, Atlanta, Ga.	\$201,600
John C. Kimmel, Middlebury, Tex.	\$200,000

Other Big Losses.—Sixty-one policies for amounts ranging between \$100,000 and \$200,000 were paid during the year, two of them being paid out in Texas, one for \$178,227, on the life of former mayor Thos. E. Jones, of San Antonio, and one for \$119,500 upon the life of William Weiss, of Beaumont, Tex.

The Jones policy was the largest single policy paid out in Texas during the year.

The largest policy paid out in Arizona went to Nogales, and was upon the life of Chas. R. Williams, for \$170,000. The largest policy paid in New Mexico was for \$125,000 and was paid in Watrous.

Leading Collections by City.—The ten cities of the United States

leading in collections of life insurance and the amounts collected, follow:

New York (Manhattan)	\$1,389,750
Chicago, Ill.	\$1,258,789
Philadelphia, Pa.	\$1,176,250
Boston, Mass.	\$1,092,000
St. Louis, Mo.	\$1,020,000
Cincinnati, Ohio	\$1,020,000
Pittsburgh, Pa.	\$1,000,000
Baltimore, Md.	\$1,000,000
Washington, D. C.	\$1,000,000
San Francisco, Cal.	\$1,000,000

El Paso's Share.—El Paso received \$207,000 in life insurance money during the year. The largest policies paid in El Paso during the year were the following:

Adolph Krakauer	\$150,000
H. L. Williams	\$100,000
Richard H. Smith	\$100,000
G. T. Newman	\$100,000

Two other policies for \$15,000 each were paid in El Paso but the names are not given.

San Antonio collected \$228,000; Dallas \$214,000, and Houston \$225,000.

Arizona's Share.—The biggest policies paid in Arizona were on the lives of the following:

Charles C. Hutchinson	\$24,231
Nogales	\$15,000
Charles R. Williams	\$15,000
Phoenix	\$15,000
George M. Halm	\$15,000
Frank S. Cox	\$15,000
Tucson	\$15,000
Rosario Brena	\$15,000

The amounts paid out in Arizona cities and towns during the year were as follows:

Phoenix	\$156,730
Tucson	\$101,000
Nogales	\$80,250
Flagstaff	\$47,730
Flagstaff	\$47,730
Prescott	\$34,000
Mesa	\$21,250
Jerome	\$21,250
Safford	\$21,250
Douglas	\$21,250
Clifton	\$16,500
Globe	\$16,500
Winslow	\$10,750

Under \$10,000—Courtland, Duncan, Florence, Fortuna, Lowell, Miami, Morenci, Salome, Wellton, Wickenburg, Winkelman.

COTTAGE IS BURNED; GASOLINE STOVE FIRE

The third fire in 30 days in that vicinity occurred Saturday morning when a small cottage at the rear of the residence of Ira M. Rice, 3209 Sacramento street, caught fire and was damaged to the amount of \$250. The house had not been rented for some time and Mr. Rice had stored a quantity of hay there. When the fire department responded to a telephone call the firemen were unable to effectively fight the flames, as there was no water available.

Explosion of a gasoline stove in the basement of the residence of Alfredo L. Farías, 2524 Montana street, Saturday morning shortly before 10 o'clock, called the fire department out. The flames were soon under control. The fire department made splendid time in reaching the scene. However, Mrs. Farías was in the basement when the explosion occurred and had to be taken out through a window.

A Mexican grocery burned Saturday morning at 11 o'clock when a can of gasoline exploded. The fire was at 147 Seventh street and the store was owned by Manuel Caballero. The fire department succeeded in extinguishing the fire but not until the stock had been spoiled by the fire and water.

CAMERON SAYS WILL BUILD STOCKYARDS

The taking of testimony before A. R. Mackley, an interstate commerce commission examiner, in the case of the Cattle Raisers' Stockyards association, which alleges discrimination by the railroads in favor of the El Paso Union Stockyards, was completed Friday afternoon.

W. A. Hawkins entered a motion that the suit against the railroads be dismissed. It was pointed out by R. R. Daniel, attorney for the cattle raisers, that the latter desired a full hearing on the case and it was finally agreed to have the commission continue with the investigation. The hearing will be continued later at Washington.

In the course of the afternoon session John E. Cameron, who has been prominent in the independent stockyard movement, announced that, within a short time, work would be started on a 100-acre stockyard here that would be located on 100 acres of land to the north of the union yards. Mr. Cameron said that the land was now under option to himself and associates.

The "Popular's" Great June Sale

The ONE Great Sale of The City

See Pages 4 and 5 of This Issue

OWING to the vast amount of space required to place before you the marvelous values offered in our Great June Sale, it was necessary to transfer our advertising to pages 4 and 5 of this issue of The Herald. There you'll find values such as El Pasoans never saw before.

PLAN NOW TO BE HERE EARLY Monday Morning and Get Your Share of These Wonderful Values.

The Popular DRY GOODS CO. INC.

SEE OUR WINDOW DISPLAYS of This June Sale Merchandise. You'll Wonder How We Can Sell So Cheap



Begins Here Monday Promptly at 8:30 O'clock

STATES FINISHES IN MURDER CASE

Testimony of Cineceros Finally Introduced; Juan Is Identified.

Much of the story told by Yasael Cineceros, in a signed statement before Judge Dan M. Jackson just after the killing of deputy sheriff W. H. Garlick and state ranger Scott Russell, was not introduced in the trial of Juan, Jesus and David Guaderrama, charged with the murder of the officers. The state has completed the case.

Counsel for the defense entered many objections to the introduction of the testimony of Cineceros, but they were overruled in narrative form and not in the form of questions and answers. A. H. Fryer, official reporter for the 4th district court, who took the statement of Cineceros, was on the stand for some time answering questions as to accuracy of the statement.

Soldier Identifies Guaderrama.—O. S. Robinson, now of the 6th infantry but at the time of the killing a soldier in the 13th cavalry, was on the stand. He testified to having heard five or six shots. He then went inside the store. He saw the bodies of the officers lying on the floor. "I saw a Mexican standing near Sergeant," he testified. "I heard Sergeant Serkes ask the Mexican, 'Who killed these men?' The Mexican replied that he had shot them because they had shot at him."

The witness described the Mexican as "thin and pock-marked."

District attorney Bridgers pointed to Juan Guaderrama and asked the witness if he was the man.

"I couldn't swear that he is the man," the witness replied. Robinson then came down from the stand, walked over near Juan Guaderrama and looked at him closely. He then said: "He has the same appearance—thin and pock-marked, but he is dressed different."

The witness further testified that when he entered he saw a woman lying in about the center of the room.

Witness Denies Testimony.—The most sensational feature of the Friday afternoon session was the complete denial of his former testimony by Yasael Cineceros, the witness who could not be found during the morning until finally located in the El Toro saloon in company with Manuel Guaderrama, a brother of the Guaderrama boys now being tried.

His testimony was almost a complete reversal of his testimony at the former trial, which, in turn, was a complete reversal of his testimony at the preliminary hearing. Cineceros, to counsel for the defense, stated that he did not know why he had testified as he did at the first trial, but under the close questioning of district attorney W. W. Bridgers admitted that Manuel Guaderrama had got him to testify in that manner.

"I testified the truth at the first trial," he declared, "but told many untruths at the second trial."

Reads Testimony to Him.—Much of the testimony of the first trial in the district court was read to the witness from the record by Sam Gillett, for the defense. He admitted that the record was correct, but denied that his testimony was true. He denied that he had seen Garlick and Russell drinking in the Guaderrama saloon, although his former testimony was to the effect that the officers were drinking. He stated that he had heard "licks" struck before the shooting and

DEAN HARPER IS SHOT IN BODY

Pistol Is Accidentally Discharged, Bullet Penetrating Young Man's Lung.

When Dean J. Harper, 20 years of age, drove up to his home at 3081 Bisbee street, late Friday afternoon, in his automobile, he endeavored to raise the front seat in the car. A revolver which had been lying on the seat fell to the floor of the car and was discharged, the bullet entering the young man's body and passing through the right lung. He was hurried to the Robison hospital and it was stated there, Saturday morning, that he had a chance of recovery, though his condition was serious.

Harper carries a route for The Herald, going to the scattered homes in the Fort Bliss district with his automobile.

At 2 o'clock Saturday afternoon young Harper was reported sinking and it was feared he could not recover.

afterwards, while his former testimony was to the effect that he had not heard blows struck.

Counsel for the defense asked if it were not true that he is under indictment for perjury and for murder, to which he answered "Yes."

"Do you expect now, by reason of changing your testimony, to escape punishment for perjury and for murder?" asked attorney Gillett.

"I don't know what was the matter with me that day," the witness replied.

Arrested for Perjury.—When the witness was returned to the state he stated that he had been arrested for perjury in changing his testimony from his original statements. He was under indictment for murder, he admitted. The district attorney went into the matter of the murder of which he stands indicted, but the defense objected to some features and the objections were sustained by the court. He denied that the state had offered him clemency if he would repudiate his former testimony and it was at this point in the examination that he declared that Manuel Guaderrama had induced him to testify as he did at the former trial.

Hall Did Not Find Bullet Hole.—Lee Hall was on the stand early in the afternoon to change his testimony of the day before, when he stated that he had found a bullet hole in the bean box back of the place where Juan Guaderrama claimed to have stood when he stated that Garlick shot at him. The witness stated that he had been mistaken and desired to correct the record.

Dr. L. G. Witherspoon testified as to the location of wounds on Garlick and Russell.

William Crosby, a state ranger, testified that Garlick had told him, on the day of the killing, that the Guaderrama boys had warned him against coming back in the afternoon. Crosby also testified to having seen the hatchet found in the bar the day after the killing with blood and hair sticking to the blade.

NORWEGIAN WOMAN WINS U. S. TENNIS CHAMPIONSHIP.—Philadelphia, Pa., June 12.—Miss Molla Bjurstedt, the young Norwegian star, today won the lawn tennis championship of the United States by defeating Mrs. George Wightman, of Boston, 4-6, 6-2, 6-9.



Get acquainted with "Welch Jr."

For ten cents you can get this individual service of the pure juice of choicest Concord grapes—unadulterated, unchanged, unfermented. Order

Welch's
"The National Drink"

at quality fountains, served with a straw. You will find Welch Junior a handy size to have in the home. It's fine for the children's party.

Say "Welch Junior" to the fountain man—it's your guarantee of purity, quality and satisfaction.

The Welch Grape Juice Company, Westfield, New York

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To make a correct impression, to do yourself justice, you should have vacation clothes that are right.

Have them tailored by us right here in El Paso and avoid all disappointment.

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